

Information to identify the case:

Debtor 1 Iesha Nyra Vazquez-Dawson
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Virginia**
Case number: **16-32590-KRH**

Social Security number or ITIN **xxx-xx-8486**
EIN _____
Social Security number or ITIN _____
EIN _____

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Iesha Nyra Vazquez-Dawson
aka Iesha Nyra Savage, aka Iesha Nyra Benson,
aka Iesha Nyra Dawson, aka Iesha Nyra
Vazquez

September 9, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Iesha Nyra Vazquez-Dawson
 Debtor

Case No. 16-32590-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 11

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db +Iesha Nyra Vazquez-Dawson, 13705 Nashua Court, Midlothian, VA 23112-7617
 13387795 +American Red Cross Relief Loan, 420 E. Cary Street, Richmond, VA 23219-3816
 13387796 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13482946 +EMI Equity Mortgage, As Servicing Agent for the, Money House Inc., PO Box 195442, San Juan, PR 00919-5442
 13387797 +Equity Mortgage, Inc., 1651 Ponce de Leon Ave, Suite 102, San Juan, PR 00909-1897
 13387799 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
 13387802 +Tdrcs/Rooms To Go, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 13387803 +Tomorrow's Treasures, 488 Glassboro Road, Woodbury Heights, NJ 08097-1496

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13387798 +E-mail/Text: slhutchinson@langleyfcu.org Sep 13 2016 02:40:56 Langley Fed Credit Union,
 1055 W Mercury Blvd, Hampton, VA 23666-3303
 13387800 +EDI: RMSC.COM Sep 13 2016 02:19:00 Syncb/Home Design Nahf, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13387801 +EDI: RMSC.COM Sep 13 2016 02:19:00 Syncb/Walmart Dc, Po Box 965024,
 Orlando, FL 32896-5024

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2016 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Iesha Nyra Vazquez-Dawson chris@chriswinslow.com, winslowparalegal@gmail.com
 Judy A. Robbins, 11 USTPRegion04.RH. ECF@usdoj.gov
 Peter J. Barrett peter.barrett@kutakrock.com, charisse.matthews@kutakrock.com; pbarrett@ecf.epiqsystems.com

TOTAL: 3